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Case 08-18636 B1 (Official Form 1) (1/08) Doc 1 Filed 07/21/08 Entered 07/21/08 09:48:08 Desc Main Document Page 1 of 38 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Cox, Bryandie All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3212 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 910 College Blvd Addison, IL **ZIPCODE 60101** ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **DuPage** Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE **Chapter of Bankruptcy Code Under Which** Type of Debtor Nature of Business

(Form of Organization)					(Check one box.)			the Petition is Filed (Check one box.)			
See E. Corpo Partne	dual (include xhibit D on poration (incluership (If debtor is		ors) form.	☐ Sing U.S ☐ Rai ☐ Stoo Es, ☐ Cor	alth Care Busine gle Asset Real E .C. § 101(51B) Iroad ckbroker nmodity Broker aring Bank	Estate as defined i		Ch Ch	apter 7 apter 9 apter 11 apter 12 apter 13	Recog Main Chapt Recog Nonm	er 15 Petition for nition of a Foreign Proceeding er 15 Petition for nition of a Foreign ain Proceeding
				Oth □ Det Titl	Tax-Exe (Check box,	mpt Entity if applicable.) mpt organization ed States Code (tode).	under	deb § 10 indi pers		1 U.S.C. red by an y for a	
Filing Fee (Check one box) Full Filing Fee attached Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Check one box: Debtor is a small business debtor as defined in 11 U.S. Check if: Debtor's aggregate noncontingent liquidated debts owe affiliates are less than \$2,190,000. Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from creditors, in accordance with 11 U.S.C. § 1126(b).						U.S.C. § 101(51D). yed to non-insiders or m one or more classes of					
☐ Debt	tor estimates tor estimates		ll be available y exempt prop		n to unsecured c	reditors. ative expenses pa	id, there wi	ll be no	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated 1-49	d Number of 50-99	Creditors 100-199		1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000	
	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 m		\$500,000,001 to \$1 billion	More than \$1 billion	
√ \$0 to		\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000 to \$500 m	,	\$500,000,001 to \$1 billion	More than \$1 billion	

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Voluntary Petition	Name of Debtor(s): Cox, Bryandie		
This page must be completed and filed in every case)		122 11 0	
Prior Bankruptcy Case Filed Within Last 8	1	· 1	
ocation Vhere Filed: None	Case Number:	Date Filed:	
ocation Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)	
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A To be completed if debtor is required to file periodic reports (e.g., forms 0K and 10Q) with the Securities and Exchange Commission pursuant to section 13 or 15(d) of the Securities Exchange Act of 1934 and is equesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	whose debts are primarily consumer debts.)		
	X /s/ Troy L Gleason	7/21/08	
	Signature of Attorney for Debtor(s)	Date	
Exhi (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta	ch a separate Exhibit D.)	
Information Regardio	ng the Debtor - Venue		
	pplicable box.) of business, or principal assets in th	is District for 180 days immediately	
☐ There is a bankruptcy case concerning debtor's affiliate, general I	partner, or partnership pending in	this District.	
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]	
Certification by a Debtor Who Reside	es as a Tenant of Residential	Property	
(Check all app Landlord has a judgment against the debtor for possession of deb	blicable boxes.) btor's residence. (If box checked, c	omplete the following.)	
(Name of landlord or lesso	or that obtained judgment)		
(Address of lan	adlord or lessor)		
☐ Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for post			

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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filing of the petition.

Doc 1

Filed 07/21/08

Signature of Authorized Individual

Title of Authorized Individual

Date

Printed Name of Authorized Individual

Case 08-18636 Doc 1 Filed 07/21/08 B1 (Official Form 1) (1/08) Document	Entered 07/21/08 09:48:08 Desc Main Page 3 of 38 Page 3			
Voluntary Petition	Name of Debtor(s):			
(This page must be completed and filed in every case)	Cox, Bryandie			
Signa	natures			
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative			
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X /s/ Bryandie Cox	Signature of Foreign Representative			
Signature of Debtor Bryandie Cox	Printed Name of Fernian Pennscentative			
Signature of Joint Debtor	Printed Name of Foreign Representative			
Telephone Number (If not represented by attorney)	Date			
July 21, 2008				
Date				
Signature of Attorney*	Signature of Non-Attorney Petition Preparer			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218 Address	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218 Address Chicago, IL 60602 (312) 578-9530	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218 Address Chicago, IL 60602	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218 Address Chicago, IL 60602 (312) 578-9530 Telephone Number	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218 Address Chicago, IL 60602 (312) 578-9530 Telephone Number July 21, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
X /s/ Troy L Gleason Signature of Attorney for Debtor(s) Troy L Gleason 6276510 Printed Name of Attorney for Debtor(s) Gleason & Gleason Firm Name 77 W Washington, Ste 1218 Address Chicago, IL 60602 (312) 578-9530 Telephone Number July 21, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address			

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
x	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Cox, Bryandie	X /s/ Bryandie Cox	7/21/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 08-18636 Official Form 1, Exhibit D (10/06)

Signature of Debtor: /s/ Bryandie Cox

Date: July 21, 2008

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Document Page 6 of 38 United States Bankruptcy Court

Northern District of Illinois

•	of the in District of Immors
IN RE:	Case No
Cox, Bryandie Debtor(s)	Chapter 7
EXHIBIT D - INDIVIDUA	AL DEBTOR'S STATEMENT OF COMPLIANCE DIT COUNSELING REQUIREMENT
do so, you are not eligible to file a bankruptcy case whatever filing fee you paid, and your creditors w	e of the five statements regarding credit counseling listed below. If you cannot e, and the court can dismiss any case you do file. If that happens, you will lose ill be able to resume collection activities against you. If your case is dismissed ay be required to pay a second filing fee and you may have to take extra steps
Every individual debtor must file this Exhibit D. If a jo one of the five statements below and attach any docu	oint petition is filed, each spouse must complete and file a separate Exhibit D. Check ments as directed.
the United States trustee or bankruptcy administrator	inkruptcy case, I received a briefing from a credit counseling agency approved by that outlined the opportunities for available credit counseling and assisted me in the agency describing the services provided to me. Attach a copy of the veloped through the agency.
the United States trustee or bankruptcy administrator performing a related budget analysis, but I do not have	inkruptcy case , I received a briefing from a credit counseling agency approved by that outlined the opportunities for available credit counseling and assisted me in a certificate from the agency describing the services provided to me. You must file services provided to you and a copy of any debt repayment plan developed through cy case is filed.
days from the time I made my request, and the following	ces from an approved agency but was unable to obtain the services during the five lowing exigent circumstances merit a temporary waiver of the credit counseling ast be accompanied by a motion for determination by the court.][Summarize exigent
obtain the credit counseling briefing within the first the agency that provided the briefing, together wi extension of the 30-day deadline can be granted onl be filed within the 30-day period. Failure to fulfil satisfied with your reasons for filing your bankrup dismissed.	your motion, it will send you an order approving your request. You must still to 30 days after you file your bankruptcy case and promptly file a certificate from ith a copy of any debt management plan developed through the agency. Any y for cause and is limited to a maximum of 15 days. A motion for extension must these requirements may result in dismissal of your case. If the court is not otcy case without first receiving a credit counseling briefing, your case may be
motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) of realizing and making rational decisions with) as physically impaired to the extent of being unable, after reasonable effort, to erson, by telephone, or through the Internet.);
5. The United States trustee or bankruptcy administrates not apply in this district.	strator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information	provided above is true and correct.

 $_{B6\;Summary\;(\mbox{\sc Frame},\mbox{\sc $98-18636_{07}$})}\;\mbox{\sc Doc }1$

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Northern District of Illinois

IN RE:		Case No.
Cox, Bryandie		Chapter 7
-	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 6,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 5,189.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		\$ 30,363.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 400.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 450.00
	TOTAL	19	\$ 6,100.00	\$ 35,552.00	

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IN KE:		Case No.
Cox, Bryandie		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 400.00
Average Expenses (from Schedule J, Line 18)	\$ 450.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 400.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,189.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 30,363.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 31,552.00

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N DE Cov Bryandia			Case No.		

Debtor(s)

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(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00 (Report also on Summary of Schedules)

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IN RE Cox, Bryandie

Debtor(s)

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	X	Bank of America Baxter CU		1,000.00 100.00
	cooperatives. Security deposits with public utilities, telephone companies, landlords, and others. Household goods and furnishings, include audio, video, and computer	x	Normal and necessary household goods, including but not limited to : TVs, chairs, tables, sofas, bedroom furniture, some		750.00
5.	equipment. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x	kitchen appliances, costume jewelry less than \$500 each piece		
6.	Wearing apparel.		Clothing		250.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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IN RE Cox, Bryandie

Debtor(s)

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		1		1 1	
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Pontiac Grand Prix		4,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			

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Debtor(s)

_ Case No. __

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	XXX		Н	
		TO	FAL.	6,100.00

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SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(\mathsf{Check}\ \mathsf{one}\ \mathsf{box})$

Check if debtor claims a homestead exemption that exceeds \$136,875.

Case No. _

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Baxter CU	735 ILCS 5 §12-1001(b)	100.00	100.00
Normal and necessary household goods, including but not limited to: TVs, chairs, tables, sofas, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece	735 ILCS 5 §12-1001(b)	750.00	750.00
Clothing	735 ILCS 5 §12-1001(a)	200.00	250.00
2000 Pontiac Grand Prix	735 ILCS 5 §12-1001(c)	2,400.00	4,000.00

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5076			Installment account opened 2/07				5,189.00	1,189.00
Credit Acceptance 25505 W 12 Mile Rd Southfield, MI 48034			VALUE \$ 4,000.00					
ACCOUNT NO.			VALUE 9 4,000.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ocntinuation sheets attached			(Total of the		otot		\$ 5,189.00	\$ 1,189.00
			(Use only on la		Totage		\$ 5,189.00 (Report also on	\$ 1,189.00 (If applicable, report

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(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Filed 07/21/08 Document Entered 07/21/08 09:48:08 Page 15 of 38 Desc Main

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
$ \checkmark $	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	O continuation sheets attached

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.					Г	П	
10 Sbc Illinois							
A GGOVINE NO	+		Assignee or other notification for:			H	187.00
ACCOUNT NO. Gc Services 6330 Gulfton St Houston, TX 77081			10 Sbc Illinois				
ACCOUNT NO.			Open account opened 3/07		H	H	
A.f.s. Assignee Of First Premi							400.00
ACCOUNT NO.	+		Assignee or other notification for:		H	H	482.00
Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714			A.f.s. Assignee Of First Premi				
7 continuation sheets attached		<u> </u>	(Total of th	_		e)	\$ 669.00
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Summary of Certain Liabilities and Related Data.) \$

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Debtor(s)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	TINI TOTITOATED	DISBITTED	DISPOIED	AMOUNT OF CLAIM
ACCOUNT NO.			Open account opened 4/07		t	t		
A.f.s. Assignee Of Hsbc Bank N								
								2,025.00
ACCOUNT NO. Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714			Assignee or other notification for: A.f.s. Assignee Of Hsbc Bank N					
ACCOUNT NO.			Open account opened 6/05				+	
Aspire Visa								1,001.00
ACCOUNT NO.			Assignee or other notification for:					
Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123			Aspire Visa					
ACCOUNT NO.			rent				ł	
Assisi Homes 2126 W Roosevelt Rd Wheaton, IL 60187								
LOGOVINE VO			Open account opened 2/05		-	-		2,000.00
ACCOUNT NO. Bally Total Fitness			open account opened 2/03					004.00
ACCOUNT NO.			Assignee or other notification for:		ŀ	+	+	691.00
Asset Acceptance Llc PO Box 2036 Warren, MI 48090			Bally Total Fitness					
Sheet no. <u>1</u> of <u>7</u> continuation sheets attached Schedule of Creditors Holding Unsecured Nonpriority Clair		•	(Tota	Sul l of this			\$	5,717.00
0 I I			(Use only on last page of the completed Schedule F. I		То	tal		
			, I S					

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM I SUBJECT TO SETOFF, SO STATE	is	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.								
Charter One Bank								
ACCOUNT NO.			Assignee or other notification for:					590.00
Jj Marshall PO Box 182190 Shelby Township, MI 48318			Charter One Bank					
ACCOUNT NO.			Open account opened 12/05					
Charter One Bank Checking Acct								202.00
ACCOUNT NO.			Assignee or other notification for:					262.00
Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791			Charter One Bank Checking Acct					
ACCOUNT NO. 0142			Installment account opened 10/03					
Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123								1,393.00
ACCOUNT NO.	-		Open account opened 7/04				H	1,393.00
Gallatin River Communications								
ACCOUNT NO			Assignee or other notification for:				igert	35.00
ACCOUNT NO. H And R Accounts Inc PO Box 672 Moline, IL 61266			Gallatin River Communications					
Sheet no. 2 of 7 continuation sheets attached to				(Total of th	Sub	tota	al	¢ 2.200.00
Schedule of Creditors Holding Unsecured Nonpriority Claims	•			(1 otal of th		age Fota	_ F	\$ 2,280.00

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)		_	_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM SUBJECT TO SETOFF, SO STATE	is	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2899			Installment account opened 2/06					
II Designated 1755 Lake Cook Rd Deerfield, IL 60015								2,250.00
ACCOUNT NO. 2799			Installment account opened 2/06		\vdash			2,250.00
II Designated 1755 Lake Cook Rd Deerfield, IL 60015			installment account opened 200					1,810.00
ACCOUNT NO.					H			1,010.00
Illinois Department Of Employment Securi Attn Bankruptcy 3rd Fl 401 S State St Chicago, IL 60605-1229								2,500.00
ACCOUNT NO.			Open account opened 12/06					
Loyola University Phy Ns Found								100.00
ACCOUNT NO.			Assignee or other notification for:		T			
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487			Loyola University Phy Ns Found					
ACCOUNT NO.			Open account opened 4/08					
Mci			Sport and Sport and Sport					
ACCOUNT NO.			Assignee or other notification for:					231.00
Afni, Inc. PO Box 3427 Bloomington, IL 61702			Mci					
Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claim		!		(Total of th	Sub is p			\$ 6,891.00
					7	Tota	ıl	

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T		Unknown account opened 6/06	T			
Mci Loci							224.00
	-		A colombia and other modification for	+		H	231.00
ACCOUNT NO. Cbe Group PO Box 900 Waterloo, IA 50704			Assignee or other notification for: Mci Locl				
ACCOUNT NO.	-		Open account opened 4/02				
Mid America Bank							
ACCOUNT NO.			Assignee or other notification for:				137.00
Dependon Collection Se PO Box 4833 Oak Brook, IL 60522			Mid America Bank				
ACCOUNT NO.			Open account opened 3/05				
Nco/assignee Of Sbc							
ACCOUNT NO.			Assignee or other notification for:				177.00
Nco Fin/22 PO Box 4907 Trenton, NJ 08650			Nco/assignee Of Sbc				
ACCOUNT NO. 2608			Open account opened 7/04				
Nicor Gas 1844 W Ferry Rd Naperville, IL 60563							
Sheet no. 4 of7 continuation sheets attached to	L			Sub	tota	al	134.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis p		e)	\$ 679.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S	t als	0 0	n	

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the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

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(If known)

IN RE Cox, Bryandie

Debtor(s)

_ Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

		((Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Open account opened 10/07					
Nicor Gas Company								
ACCOUNT NO.			Assignee or other notification for:				4	134.00
Asset Acceptance Llc PO Box 2036 Warren, MI 48090			Nicor Gas Company					
ACCOUNT NO. 0601			Installment account opened 9/04					
Peak 5 6782 S Potomac St Centennial, CO 80112								2,780.00
ACCOUNT NO.								
PLS Financial Attn Robert M Wolfberg 300 N Elizabeth St Ste 4E Chicago, IL 60607-1143								100.00
ACCOUNT NO. 0727			Installment account opened 7/06				T	
Sallie Mae Servicing PO Box 9400 Wilkes Barre, PA 18773								4,026.00
ACCOUNT NO. 0727			Installment account opened 7/06					4,020.00
Sallie Mae Servicing PO Box 9400 Wilkes Barre, PA 18773								0.740.00
ACCOUNT NO.	+		Open account opened 11/05		\dashv		+	2,718.00
Sprint Pcs								
								489.00
Sheet no. <u>5</u> of <u>7</u> continuation sheets attached Schedule of Creditors Holding Unsecured Nonpriority Clai	l to ms		(Tota	S al of thi		tota age		
			(Use only on lest page of the completed Schedule E			ota	_	

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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(If known)

IN RE Cox, Bryandie

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		- (1	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	S	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Afni, Inc. PO Box 3427 Bloomington, IL 61702			Assignee or other notification for: Sprint Pcs					
ACCOUNT NO. Sprint Pcs Cellular Telephone			Open account opened 5/07					
ACCOUNT NO. Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791			Assignee or other notification for: Sprint Pcs Cellular Telephone					489.00
ACCOUNT NO. Tcf National Bank II			Open account opened 8/05					
ACCOUNT NO. American Collections PO Box 60201 Chicago, IL 60660			Assignee or other notification for: Tcf National Bank II					959.00
ACCOUNT NO. Tcf National Bank II			Open account opened 7/03					
ACCOUNT NO. American Collections PO Box 60201 Chicago, IL 60660			Assignee or other notification for: Tcf National Bank II					739.00
Sheet no. 6 of 7 continuation sheets attached Schedule of Creditors Holding Unsecured Nonpriority Claim				(Total of th			()	\$ 2,187.00

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IN RE Cox, Bryandie

Debtor(s)

Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		((Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5564	t		Revolving account opened 6/07				
Tribute/fbofd PO Box 105555 Atlanta, GA 30348							297.00
ACCOUNT NO.	-		Open account opened 12/04	+			297.00
Turnberry Village Galesburg							
ACCOUNT NO.			Assignee or other notification for:	+			616.00
Finance Systems Of Ric 32 S 9th St Richmond, IN 47374			Turnberry Village Galesburg				
ACCOUNT NO.			Open account opened 3/08	\top			
Us Cellular							
ACCOUNT NO	ł		Assignee or other notification for:	+			780.00
Portfolio Recvry And Affil PO Box 12914 Norfolk, VA 23541			Us Cellular				
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no 7 of 7 continuation sheets attached to				Sub	otot	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	his p	age	e)	\$ 1,693.00

(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

30,363.00

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IN RE Cox. Bryandie			Case No.		

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Cox, Bryandie			Case No.		

SCHEDULE H - CODEBTORS

Debtor(s)

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or

a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's

(If known)

name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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IN RE Cox, Bryandie

Debtor(s)

Case No. ____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	DEPENDENTS OF DEBTOR AND SPOUSE					
Single	RELATIONSHIP(S):				AGE(S): 9	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Name of Employer How long employed Address of Employer	ployed Hair					
	age or projected monthly income at time case filed)			DEBTOR		SPOUSE
	es, salary, and commissions (prorate if not paid mor	ıthly)	\$	400.00	\$	
2. Estimated monthly overtim	e		<u>* —</u>		\$	
3. SUBTOTAL			\$	400.00	\$	
4. LESS PAYROLL DEDUC			Φ		Φ.	
a. Payroll taxes and Social Sb. Insurance	Security		\$		\$	
c. Union dues			ф —		Ф С	
			\$ —		\$ ——	
u. Other (speerry)			\$ ——		\$ 	
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS		\$	0.00	\$	
6. TOTAL NET MONTHLY			ψ ¢	400.00		
o. TOTAL NET MONTIL	TAKEHOMETAT		Ψ	400.00	Ψ	
7. Regular income from opera	ation of business or profession or farm (attach detaile	ed statement)	\$		\$	
8. Income from real property					\$	
9. Interest and dividends			\$		\$	
10. Alimony, maintenance or	support payments payable to the debtor for the debt	or's use or				
that of dependents listed above			\$		\$	
11. Social Security or other go						
(Specify)			\$		\$	
12 Paris and in the second in t			\$		\$	
12. Pension or retirement inco13. Other monthly income	ome		\$		a	
			¢		•	
			\$ —		\$ ——	
			\$		\$	
14. SUBTOTAL OF LINES	7 THROUGH 13		\$		\$	
15. AVERAGE MONTHLY	YINCOME (Add amounts shown on lines 6 and 14))	\$	400.00	\$	
16. COMBINED AVERAG if there is only one debtor rep	E MONTHLY INCOME: (Combine column totals eat total reported on line 15)	from line 15;		\$	400.00)

(Report a

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

IN RE Cox, Bryandie

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_ Case No. _

Debtor(s)		•	(If known)	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	R(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorat quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the de on Form22A or 22C.	e any payments made biweekl eductions from income allowe
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	e a separate schedule o
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No	\$
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 70.00
b. Water and sewer	\$
c. Telephone	\$
d. Other	\$
	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$150.00
5. Clothing	\$ 10.00
6. Laundry and dry cleaning	\$ 10.0 0
7. Medical and dental expenses	\$ 10.0 0
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other	\$
	\$
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$450.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing o	of this document:
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I	\$ 400.00
a. 11. 11. 100 months in our mine 10 of beheader 1	Ψ

a. Average monthly income from Line 15 of Schedule I	\$.	400.00
b. Average monthly expenses from Line 18 above	\$	450.00
c. Monthly net income (a. minus b.)	\$	-50.00

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IN RE Cox, Bryandie

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ 21 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: July 21, 2008 Signature: /s/ Bryandie Cox Debtor **Bryandie Cox** Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP I, the ______ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7\,(Official\,FoCa}$ February (1207) 18636 Doc 1

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Document Page 29 of 38 **United States Bankruptcy Court**

Northern District of Illinois

Desc Main

IN RE:		Case No
Cox, Bryandie		Chapter 7
	Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE 7,000.00 2007 2,000.00 2008

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
4. Su	its and administrative proceedings, executions, garnishments and attachments			
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
None	_ or Describe an property that has been according to solved under any regar of equitable process within one year immediately proceeding			
5. Re	possessions, foreclosures and returns			
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
6. As	signments and receiverships			
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)			
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
7. Gi	fts			
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)			
8. Lo	sses			
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a injury partition is filed where the converge one competed and a injury partition is not filed.)			

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a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

676.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $| \checkmark |$

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

√

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: July 21, 2008	Signature /s/ Bryandie Cox	
	of Debtor	Bryandie Cox
Date:	Signature	
	of Joint Debtor	
	(if any)	
	0 continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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IN RE:				Case No				
Cox, Bryandie Debtor(s)				Chapter 7				
	CHAPTER 7	' INDIVIDUAL DEE	STOR'S STATEM	ENT OF INTEN	TION			
I have filed a s	schedule of executory con-	ilities which includes debts tracts and unexpired leases to the property of the estat	which includes persona	l property subject to a		ed lease.		
Description of Secured Pro-	operty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
2000 Pontiac G	Frand Prix	Credit Acceptar	ice	✓				
							Lease will be assumed pursuant to 11 U.S.C. §	
Description of Leased Prop	perty	<u>L</u>	essor's Name				362(h)(1)(A)	
07/04/0000	(a) Duran dia Cara							
07/21/2008 Date	<i>/s/ Bryandie Cox</i> Bryandie Cox		Debtor		Joi	nt Debtor (i	f applicable)	
DECLA	RATION AND SIGNAT	URE OF NON-ATTORN	EY BANKRUPTCY P	ETITION PREPAR	ER (See 1	1 U.S.C. §	110)	
compensation and and 342 (b); and, bankruptcy petition	d have provided the debtor (3) if rules or guidelines) I am a bankruptcy petitic with a copy of this documentate been promulgated put the debtor notice of the massection.	ent and the notices and i rsuant to 11 U.S.C. § 1	nformation required t 10(h) setting a maxin	ınder 11 U num fee fo	J.S.C. §§ 110 r services cl	O(b), 110(h), nargeable by	
Printed or Typed Na	ame and Title, if any, of Bank	ruptcy Petition Preparer		Social Security	No. (Requi	red by 11 U.S	S.C. § 110.)	
	petition preparer is not on, or partner who signs th	an individual, state the na ne document.	me, title (if any), addre.	ss, and social securit	y number	of the office	r, principal,	
Address								
Signature of Bankru	ptcy Petition Preparer			Date				
Names and Social is not an individu		her individuals who prepar	ed or assisted in preparir	g this document, unle	ess the ban	kruptcy petit	tion preparer	

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:		Case No
Cox, Bryandie		Chapter 7
-	Debtor(s)	•
	VERIFICATION OF CREI	DITOR MATRIX
		Number of Creditors25
The above-named Debtor(s)	hereby verifies that the list of creditors	is true and correct to the best of my (our) knowledge.
Date: July 21, 2008	/s/ Bryandie Cox Debtor	
	Joint Debtor	

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Cox, Bryandie 910 College Blvd Addison, IL 60101 Document Page 35 of 38 Dependon Collection Se PO Box 4833 Oak Brook, IL 60522

Nicor Gas 1844 W Ferry Rd Naperville, IL 60563

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Finance Systems Of Ric 32 S 9th St Richmond, IN 47374 Peak 5 6782 S Potomac St Centennial, CO 80112

Afni, Inc. PO Box 3427 Bloomington, IL 61702 Gc Services 6330 Gulfton St Houston, TX 77081

PLS Financial Attn Robert M Wolfberg 300 N Elizabeth St Ste 4E Chicago, IL 60607-1143

American Collections PO Box 60201 Chicago, IL 60660 H And R Accounts Inc PO Box 672 Moline, IL 61266 Portfolio Recvry And Affil PO Box 12914 Norfolk, VA 23541

Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714 II Designated 1755 Lake Cook Rd Deerfield, IL 60015 Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791

Asset Acceptance Llc PO Box 2036 Warren, MI 48090 Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487 Sallie Mae Servicing PO Box 9400 Wilkes Barre, PA 18773

Assisi Homes 2126 W Roosevelt Rd Wheaton, IL 60187 Illinois Department Of Employment Securi Attn Bankruptcy 3rd FI 401 S State St Chicago, IL 60605-1229 Tribute/fbofd PO Box 105555 Atlanta, GA 30348

Cbe Group PO Box 900 Waterloo, IA 50704

Jj Marshall PO Box 182190 Shelby Township, MI 48318

Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123 Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123

Credit Acceptance 25505 W 12 Mile Rd Southfield, MI 48034 Nco Fin/22 PO Box 4907 Trenton, NJ 08650

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Northern District of Illinois

IN RE: Case No. Chapter 7 Cox, Bryandie Debtor(s) DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept\$ ___ 676.00 676.00 Balance Due \$ 0.00 The source of the compensation paid to me was: Debtor Dother (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; entation of the debtor in adversary proceedings and other contested bankruptcy matters; d. [Other provisions as needed] By agreement with the debtor(s), the above disclosed fee does not include the following services:

	CERTIFICATION
I certify that the foregoing is a complete statement of any a proceeding.	greement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy
July 21, 2008	/s/ Troy L Gleason
Date	Signature of Attorney
	Gleason & Gleason
	Name of Law Firm

Certificate Number: <u>00437-ILN-CC-004362207</u>

CERTIFICATE OF COUNSELING

CERTIFICATE OF COUNSELING				
I CERTIFY that on July 3, 2008	, a	t <u>9:11</u>	o'clock AM MDT ,	
B " " " "	received from			
Black Hills Children's Ranch, Inc.				
an agency approved pursuant to 11 U.S.C.				
Northern District of Illinois	, a	n individual [o	r group] briefing that complied	
with the provisions of 11 U.S.C. §§ 109(h)	and 111			
A debt repayment plan was not prepared	If a c	lebt repayment	plan was prepared, a copy of	
the debt repayment plan is attached to this of				
This counseling session was conducted by	internet a	nd telephone	·	
Date: July 3, 2008	Ву	/s/Max Edward	ls	
	Name	Max Edwards		
	Title	Credit Counsel	or	
* Individuals who wish to file a bankruptcy	case un	der title 11 of th	ne United States Bankmuntage	

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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Northern District of Illinois

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(Joint Debtor)

IN RE:	Case No.		
Cox, Bryandie	Chapter 7		
Debtor(s)			
DECLARATION REGARDING Signed by Debtor(s) or Corpo To Be Used When Filing	orate Representative		
PART I - DECLARATION OF PETITIONER A. To be completed in all cases.	Date: June 27, 2008		
I(We) Bryandie 26x and , the undersigned debtor(s), corporate officer, partner, or member, hereby declare under penalty of perjury that the information I(we) have given my (our) attorney, including correct social security number(s) and the information provided in the electronically filed petition, statements, schedules, and if applicable, application to pay filing fee in installments, is true and correct. I(we) consent to my(our) attorney sending the petition, statements, schedules, and this DECLARATION to the United States Bankruptcy Court. I(we) understand that this DECLARATION must be filed with the Clerk in addition to the petition. I(we) understand that failure to file this DECLARATION will cause this case to be dismissed pursuant to 11 U.S.C. sections 707(a) and 105.			
B. To be checked and applicable only if the petitioner is an individebts and who has (or have) chosen to file under chapter 7. I(we) am(are) aware that I(we) may proceed under chapter 7, 11 relief available under each such chapter; I(we) choose to proce chapter 7.	1, 12, or 13 of Title 11 United States Code; I(we) understand the sed under chapter 7; and I(we) request relief in accordance with		
C. To be checked and applicable only if the petition is a corporati I declare under penalty of perjury that the information provided to file this petition on behalf of the debtor. The debtor requests	in this petition is true and correct and that I have been authorized		